

Information to identify the case:

Debtor 1	<u>Victor Soto</u>	Social Security number or ITIN	xxx-xx-8181
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Olivia Soto</u>	Social Security number or ITIN	xxx-xx-1033
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-11714-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Victor Soto

Olivia Soto

2/28/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 6

United States Bankruptcy Court
District of New JerseyIn re:
Victor Soto
Olivia Soto
DebtorsCase No. 16-11714-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 4
Total Noticed: 84

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2020.

db/jdb +Victor Soto, Olivia Soto, 11 Fernwood Place, Old Bridge, NJ 08857-2625
cr +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,
Suite 302, Roseland, NJ 07068-1640
cr +Nationstar Mortgage LLC D/B/A Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202,
Fairfield, NJ 07004-2927
515973425 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
515973426 Atrium at Matawan, LLC, 38 Freneau Avenue, Matawan, NJ 07747-3323
515973427 +Aurora Loan Services, Attn: Bankruptcy Dept., 2617 College Park,
Scottsbluff, NE 69361-2294
516060338 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515973437 +Capl/bstby, Po Box 6497, Sioux Falls, SD 57117-6497
515973439 +Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
515973476 +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
516049455 +INPHYNET CONTRACTING SRV, LLC, 6681 Country Club Drive, Golden Valley MN 55427-4601
515973477 +Infte Energy, 7001 Sw 24th Ave, Gainesville, FL 32607-3704
515973481 +Lab Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
515973483 +Lord&taylor, Po Box 30253, Salt Lake City, UT 84130-0253
515973486 +Medical Associates of Marlboro, P.O.Box 199, Marlboro, NJ 07746-0199
515973487 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr,
Lewisville, TX 75067)
515973489 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway,
Irving, TX 75063)
515982488 Nissan-Infiniti LT, PO Box 660366, Dallas TX 75266-0366
515973494 +Ocwen/gmac H, 3451 Hammond Ave, Waterloo, IA 50702-5345
515973495 +Olga M. Maimon, MD, P.O.Box 131527, Staten Island, NY 10313-1527
515973496 +Raritan Bay Medical Center, PO Box 48071, Newark, NJ 07101-4871
515973509 +Talbots, 1 Talbots Dr, Hingham, MA 02043-1583
515973511 +Td Rcs/maytag, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
516130467 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
515973518 +University Radiology Group, PO Box 1075, East Brunswick, NJ 08816-1075
515973521 +Urology Care Alliance, 3131 Princeton Pike Bldh 4, Lawrence Township, NJ 08648-2201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 29 2020 00:20:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 29 2020 00:20:25 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516084039 EDI: AIS.COM Feb 29 2020 04:53:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
515973429 EDI: BANKAMER.COM Feb 29 2020 04:53:00 Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410
515973430 EDI: BANKAMER.COM Feb 29 2020 04:53:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
515973435 +EDI: CITICORP.COM Feb 29 2020 04:53:00 BP/Amoco, Processing Center,
Des Moines, IA 50360-0001
516143110 EDI: BL-BECKET.COM Feb 29 2020 04:53:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
PO BOX 3001, MALVERN, PA 19355-0701
515973520 EDI: CITICORP.COM Feb 29 2020 04:53:00 Unvl/citi, Attn: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195
515973451 EDI: CITICORP.COM Feb 29 2020 04:53:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
PO Box 20363, Kansas City, MO 64195
515973436 +EDI: CAPITALONE.COM Feb 29 2020 04:53:00 Capl/boscv, Po Box 30253,
Salt Lake City, UT 84130-0253
515973438 +EDI: CAPITALONE.COM Feb 29 2020 04:53:00 Capital One, Attn: Bankruptcy, PO Box 30285,
Salt Lake City, UT 84130-0285
515973440 +EDI: CHASE.COM Feb 29 2020 04:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
515973441 +EDI: CHASE.COM Feb 29 2020 04:53:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
515973450 +EDI: CHASE.COM Feb 29 2020 04:53:00 Chase-pier1, Chase Card Svcs/Attn:Bankruptcy Dept,
PO Box 15298, Wilmington, DE 19850-5298
515973454 +EDI: CITICORP.COM Feb 29 2020 04:53:00 Citibank/The Home Depot,
Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
515973455 +EDI: WFNNB.COM Feb 29 2020 04:53:00 Comenity Bank/Ann Taylor, Attention: Bankruptcy,
PO Box 182686, Columbus, OH 43218-2686
515973456 +EDI: WFNNB.COM Feb 29 2020 04:53:00 Comenity Bank/Dress Barn, Attention: Bankruptcy,
P.O. Box 182686, Columbus, OH 43218-2686
515973458 +EDI: WFNNB.COM Feb 29 2020 04:53:00 Comenity Bank/King Sizes, Attention: Bankruptcy,
P.O. Box 182125, Columbus, OH 43218-2125
515973457 +EDI: WFNNB.COM Feb 29 2020 04:53:00 Comenity Bank/fortunof, Po Box 182789,
Columbus, OH 43218-2789
516202559 EDI: Q3G.COM Feb 29 2020 04:53:00 Department Store National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657

District/off: 0312-3

User: admin
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515973460 +EDI: DISCOVER.COM Feb 29 2020 04:53:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316

515973463 +EDI: TSYS2.COM Feb 29 2020 04:53:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218

516114977 EDI: ECAST.COM Feb 29 2020 04:53:00 ECAST SETTLEMENT CORPORATION, PO BOX 29262,
NEW YORK, NY 10087-9262

515973485 EDI: FORD.COM Feb 29 2020 04:53:00 Mazda Amer Cr, Ford Credit, PO Box 6275,
Dearborn, MI 48121

515973464 +EDI: RMSC.COM Feb 29 2020 04:53:00 GECRB / HH Gregg, Attention: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104

515973465 +EDI: RMSC.COM Feb 29 2020 04:53:00 GECRB/JC Penny, Attention: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104

515973468 +EDI: RMSC.COM Feb 29 2020 04:53:00 GECRB/Lowes, Attention: Bankruptcy Department,
PO Box 103104, Roswell, GA 30076-9104

515973471 +EDI: RMSC.COM Feb 29 2020 04:53:00 GECRB/PC Richard, Attn: Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104

515973472 +EDI: RMSC.COM Feb 29 2020 04:53:00 GECRB/PC Richards & Sons, Attention: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104

515973474 +EDI: RMSC.COM Feb 29 2020 04:53:00 GECRB/Stein Mart, Attention: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104

515973475 +EDI: RMSC.COM Feb 29 2020 04:53:00 GECRB/Walmart, Attn: Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104

515973478 +EDI: RMSC.COM Feb 29 2020 04:53:00 JC Penney, Po Box 960001, Orlando, FL 32896-0001

515973479 +E-mail/Text: bncnotices@becket-lee.com Feb 29 2020 00:19:52 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515973480 +E-mail/Text: bncnotices@becket-lee.com Feb 29 2020 00:19:52 Kohls/chase,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515973484 +EDI: TSYS2.COM Feb 29 2020 04:53:00 Macys, PO Box 183083, Columbus, OH 43218-3083

516125474 +EDI: MID8.COM Feb 29 2020 04:53:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011

516212802 EDI: PRA.COM Feb 29 2020 04:53:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
POB 41067, Norfolk, VA 23541

516059878 EDI: PRA.COM Feb 29 2020 04:53:00 Portfolio Recovery Associates, LLC, c/o JC Penney,
POB 41067, Norfolk VA 23541

516211898 EDI: PRA.COM Feb 29 2020 04:53:00 Portfolio Recovery Associates, LLC,
c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541

516212017 EDI: PRA.COM Feb 29 2020 04:53:00 Portfolio Recovery Associates, LLC,
c/o THE HOME DEPOT CONSUMER, POB 41067, Norfolk VA 23541

516016269 EDI: Q3G.COM Feb 29 2020 04:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

515973499 +EDI: SEARS.COM Feb 29 2020 04:53:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283

515973502 +EDI: RMSC.COM Feb 29 2020 04:53:00 Synch/bp Dc, Po Box 965024, Orlando, FL 32896-5024

515973503 +EDI: RMSC.COM Feb 29 2020 04:53:00 Synch/gap, Po Box 965005, Orlando, FL 32896-5005

515973504 +EDI: RMSC.COM Feb 29 2020 04:53:00 Synch/lord & Tay, Po Box 965015,
Orlando, FL 32896-5015

515973506 +EDI: RMSC.COM Feb 29 2020 04:53:00 Synch/tjx Cos, Po Box 965015, Orlando, FL 32896-5015

515973507 +EDI: RMSC.COM Feb 29 2020 04:53:00 Synch/tjx Cos Dc, 4125 Windward Plaza,
Alpharetta, GA 30005-8738

515973508 +EDI: RMSC.COM Feb 29 2020 04:53:00 Synch/worldwide Wholes, C/o P.O. Box 965036,
Orlando, FL 32896-0001

515973514 EDI: TFSR.COM Feb 29 2020 04:53:00 Toyota Motor Credit Co, Toyota Financial Services,
PO Box 8026, Cedar Rapid, IA 52408

515973512 +EDI: WFNNB.COM Feb 29 2020 04:53:00 The Limited/WFNNB, WFNNB/Attn: Bankruptcy,
PO Box 182686, Columbus, OH 43218-2686

515973513 +EDI: WTRNBANK.COM Feb 29 2020 04:53:00 Tnb - Target, Po Box 673,
Minneapolis, MN 55440-0673

517772558 EDI: BL-BECKET.COM Feb 29 2020 04:53:00 Toyota Lease Trust, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701

516042184 EDI: BL-TOYOTA.COM Feb 29 2020 04:53:00 Toyota Motor Credit Corporation,
c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

515973522 +EDI: VERIZONCOMB.COM Feb 29 2020 04:53:00 Verizon, PO Box 4003, Acworth, GA 30101-9004

515973523 +EDI: TSYS2.COM Feb 29 2020 04:53:00 Visa Dept. Stores, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053

515973524 EDI: WFFC.COM Feb 29 2020 04:53:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701

516188533 +EDI: WFFC.COM Feb 29 2020 04:53:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203

515973526 +EDI: WFFC.COM Feb 29 2020 04:53:00 Wffnatlbnk, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 58

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515973519 unseh

District/off: 0312-3

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Form ID: 3180W

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515973428* +Aurora Loan Services, Attn: Bankruptcy Dept., 2617 College Park,
Scottsbluff, NE 69361-2294

515973431* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)

515973432* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)

515973433* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)

515973434* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)

515973452* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20363,
Kansas City, MO 64195)

515973453* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20363,
Kansas City, MO 64195)

515973442* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

515973443* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

515973444* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

515973445* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

515973446* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

515973447* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

515973448* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

515973449* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

515973461* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

515973462* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

515973466* +GECRB/JC Penny, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

515973467* +GECRB/JC Penny, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

515973469* +GECRB/Lowes, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

515973470* +GECRB/Lowes, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

515973473* +GECRB/PC Richards & Sons, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

515973482* +Lab Corporation Of America, PO Box 2240, Burlington, NC 27216-2240

515973488* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr,
Lewisville, TX 75067)

516162237* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261)

515973490* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway,
Irving, TX 75063)

515973491* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway,
Irving, TX 75063)

515973492* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway,
Irving, TX 75063)

515973493* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway,
Irving, TX 75063)

515973497* +Raritan Bay Medical Center, PO Box 48071, Newark, NJ 07101-4871

515973498* +Raritan Bay Medical Center, PO Box 48071, Newark, NJ 07101-4871

515973500* +Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283

515973501* +Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283

515973505* +Synchb/lord & Tay, Po Box 965015, Orlando, FL 32896-5015

515973515* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,
Cedar Rapid, IA 52408)

515973516* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,
Cedar Rapid, IA 52408)

515973517* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,
Cedar Rapid, IA 52408)

515973510* +Talbots, 1 Talbots Dr, Hingham, MA 02043-1583

515973525* ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701)

515973459 ##+Comprehensive Vascular Center,LLC, 499 Marlboro Rd Suite 1, Old Bridge, NJ 08857-3746

TOTALS: 1, * 39, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 84

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A. bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, N.A. cwohlab@LOGS.com,
njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohlab@LOGS.com,
njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
cwohlab@LOGS.com, njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper
cwohlab@LOGS.com, njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
cwohlab@LOGS.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@blankrome.com, bkgroup@kmlawgroup.com
Kevin M. BATTERY on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkyefile@rasflaw.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Russell L. Low on behalf of Joint Debtor Olivia Soto ecf@lowbankruptcy.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Victor Soto ecf@lowbankruptcy.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper
smncina@rascrane.com

TOTAL: 16